
MISSOURI HOUSING TRUST FUND DESK GUIDE FY2022



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Introduction

Purpose

The purpose of the Missouri Housing Trust Fund (MHTF) is to provide funding for housing-related activities serving low-income individuals and families in the state of Missouri.

History

The MHTF was created by the RSMo 215.034 Statute set forth by the 1994 Missouri State Legislature in order to help meet the housing needs of low-income households and is supported by a three dollar recording fee on all real estate documents filed in the state of Missouri. The State Initiatives Department of the Missouri Housing Development Commission (MHDC) administers the Missouri Housing Trust Fund (MHTF).

Eligibility Requirements

Income

As set forth in the RSMo 215.034 Statute, all MHTF funds must be used to serve households at or below 50 percent of the Area Median Income (AMI). At least 50 percent of funds awarded throughout Missouri must be used for persons or families at or below 25 percent of AMI. The AMI for each county in Missouri is defined by the Department of Housing and Urban Development (HUD). The MHTF AMI limits are adjusted for household size and can be obtained from MHDC's website at www.mhdc.com.

Description of Grant Types

The MHTF is intended to serve low-income households in Missouri with their housing-related needs. MHDC has identified the following grant types in order to meet these needs:

Housing Assistance

Housing assistance is intended for individuals and families who are literally homeless or fleeing domestic violence, as defined below, in order to achieve stability in permanent housing. MHTF Funds should be used to provide safe, decent and sanitary housing. There is no limit on the amount of rental assistance that grantees can provide to households during the grant period, however, grantees should have a consistent assessment process in place along with policies and procedures to determine the extent of a household's need and how the housing intervention determination is being applied to all clients.

- Literally homeless
 - Residing in emergency shelter, transitional housing, hotel/motel paid for by government or charity
 - Residing on the street or other place not meant for human habitation (e.g., car, park, abandoned building)

- Living in an institution (e.g., jail, hospital, etc.) that the client has resided for 90 days or less and was literally homeless prior to entering that institution.
- Fleeing/attempting to flee domestic violence
 - Must have no other safe, alternative housing, resources or support networks to maintain or obtain permanent housing

Operating Funds

MHTF may be used to pay for the salaries and benefits for employees performing housing-related activities including, but not limited to, providing emergency shelter, home repair/weatherization, housing search and relocation services, and housing stabilization case management.

Emergency Assistance

May be used to provide housing services to individuals and families that are experiencing a housing crisis. In order to address those with the greatest housing needs these funds are intended for individuals and families who are at imminent risk of homelessness and/or fleeing/attempting to flee domestic violence as defined below.

- At risk of homelessness

An individual or family who:

- Has an annual income at or below 50% of area median income; AND
- Has been notified that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; AND
- Does not have sufficient resources or support networks immediately available to prevent them from moving to an a publicly or privately operated shelter designated to provide temporary living arrangements or place not meant for human habitation; AND
- Meets one of the following conditions:
 - Has moved because of economic reasons 2 or more times during the 60 days immediately preceding the application for assistance; OR
 - Is living in the home of another because of economic hardship; OR
 - Lives in a hotel or motel and the cost is not paid for by charitable organizations or by Federal, State, or local government programs for low-income individuals; OR
 - Lives in an SRO or efficiency apartment unit in which there reside more than 2 persons or lives in a larger housing unit in which there reside more than one and a half persons per room; OR
 - Is exiting a publicly funded institution or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); OR
 - Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness, as identified in the recipient's approved Con Plan
 - Financially Impacted by the COVID-19 Pandemic
 - Becoming ill with COVID-19
 - Losing a source of income as a result of becoming furloughed or laid off during the pandemic

- Fleeing/attempting to flee domestic violence
 - Must have no other safe, alternative housing, resources or support networks to maintain or obtain permanent housing.

Home Repair or Modifications

Payments for the costs associated with necessary repairs or modifications of homeowner-occupied single family homes. Homeowners assisted through this grant must lack resources and supports to pay for the costs of these repairs on their own.

Construction/Rehabilitation

For information regarding Construction/Rehabilitation, please refer to the Construction/Rehabilitation Desk Guide located on MHDC's Website.

MHTF Regions

MHDC has designated five regions in which MHTF funds are allocated. Determination of need within each of these regions is based on estimated population, poverty, housing cost burden and Point-in-Time Count data. Grantees are restricted to utilizing MHTF in the region(s) in which funds were approved by MHDC. Grantees can spend the funds in any county in the region(s) in which funds were awarded.

Allocation Area	Distribution Percentage
St. Louis Metropolitan Area: Franklin, Jefferson, Lincoln, St. Charles, St. Louis City, St. Louis County, and Warren Counties	21%
South Region: Barry, Barton, Butler, Carter, Cedar, Christian, Dade, Dallas, Dent, Douglas, Dunklin, Greene, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Mississippi, New Madrid, Newton, Oregon, Ozark, Pemiscot, Polk, Reynolds, Ripley, Scott, Shannon, Stoddard, Stone, Taney, Texas, Vernon, Wayne, Webster, and Wright Counties	26%
Kansas City Metropolitan Area: Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte, and Ray Counties	16%
Central Region: Audrain, Bates, Benton, Bollinger, Boone, Callaway, Camden, Cape Girardeau, Cole, Cooper, Crawford, Gasconade, Henry, Howard, Iron, Johnson, Madison, Maries, Miller, Moniteau, Montgomery, Morgan, Osage, Perry, Pettis, Phelps, Pulaski, Saline, St. Clair, St. Francois, Ste. Genevieve, and Washington Counties	19%
North Region: Adair, Andrew, Atchison, Buchanan, Carroll, Chariton, Clark, Daviess, DeKalb, Gentry, Grundy, Harrison, Holt, Knox, Lewis, Linn, Livingston, Macon, Marion, Mercer, Monroe, Nodaway, Pike, Putnam, Ralls, Randolph, Schuyler, Scotland, Shelby, Sullivan, and Worth Counties	18%

General Information

Contacts

Below are the Missouri Housing Trust Fund contacts for FY2022 funded agencies. Please direct all questions, concerns, updates and submission of documents to the MHTF & MoHIP Administrator, with the exception of Back-Up forms which shall be submitted electronically via your agency portal on MHDC's Online Grant Interface. Back-Up submissions submitted anywhere else will not be accepted.

Please direct questions, concerns, and updates to:

Lisa Moler
State Program Administrator
920 Main, Suite 1400
Kansas City, MO 64105
Lisa.moler@mhdc.com
(816) 759-7228

Please submit Back-Up forms electronically to:

<https://www.grantinterface.com/Home/Logon?urlkey=mhdc>

Website

All information and forms pertaining to the FY2022 MHTF grant year can be found under "FY 2022 Items" on the MHDC website at: http://mhdc.com/housing_trust_fund/index.htm

Online Grant Interface

All information regarding MHDC's Online Grant Interface, including Log On Instructions and Follow-Up Form Submission Instructions can be found on the Community Programs Division on the MHDC website at: <http://mhdc.com/ci/index.htm>

Homepage log on link: <https://www.grantinterface.com/Home/Logon?urlkey=mhdc>

Timeline – FY2022

The following timeline lists the key dates for the FY2022 grant year, and are also detailed in the grant agreement. Grantees are responsible for knowing these dates as well as communicating them to all applicable staff.

Grant Year Begins:	April 1, 2022
Quarter 1 (Q1):	April 1, 2022-June 30, 2022
Q1 Back Up Deadline:	July 1, 2022, 5:00 p.m.
Quarter 2 (Q2):	July 1, 2022-September 30, 2022

Q2 Back Up and 25% Back Up Deadline:	October 1, 2022, 5:00 p.m.
Quarter 3 (Q3):	October 1, 2022-December 31, 2022
Q3 Back Up Deadline:	January 4, 2023, 5:00 p.m.
Quarter 4 (Q4):	January 1, 2023-March 31, 2023
75% Back Up Deadline:	March 1, 2023, 5:00 p.m.
Q4 Back Up Deadline:	April 1, 2023, 5:00 p.m.
Final Back-Up/Close Out Deadline:	April 29, 2023, 5:00 p.m.

Financial Processes

Before any funds can be released for FY2022 grants, the following criteria must be met:

1. All previous MHTF grants must be completely closed out:
 - a. All previous MHTF grant funds expended and fully backed up; and
 - b. Close out documentation received.
2. All current year grant documents are completed and received.
3. All previous compliance issues are resolved (i.e., grantee is “in compliance”).

Once all of the above criteria are met, MHDC will automatically disburse 25 percent of the total grant award amount to the Grantee upon execution of the grant agreement. Grantee may back up disbursed funds using the MHTF Back-Up Form (MHTF-211). To submit, funded agencies must log into their Agency Profile on MHDC’s Online Grant Interface and fill out the next available Back-Up Follow-Up form. All fields must be fully filled out on the online form. Grantees must submit at least one Back-Up form per quarter but may not submit more than one Back-Up form per month. Any further submissions will need to be resubmitted the following month. Due to the nature of the monthly submission deadlines, monthly submissions will be accepted from the 2nd through the 1st of the following month. For example, a submission between April 2nd and May 1st would count as your April submission and no further submissions would be allowed between those dates.

MHDC will automatically disburse funds in 25 percent increments on a monthly basis once sufficient back-up covering all previously disbursed funds has been received and approved. MHDC may advance funds in increments greater than 25 percent at its discretion if sufficient back-up is provided. Please see the sample disbursement chart below.

Disbursement and Back-Up Example

Percent of Total Grant Award Amount Disbursed	25% (initial advance)	50%	75%	100%
Percent Backed Up and Approved	0-24%	25-49%	50-74%	75-100%

Example 1:

Grantee A is awarded \$50,000.00 therefore \$12,500.00 (25%) is advanced to Grantee A upon execution of the grant agreement. Once the grantee has expended those funds the grantee is ready to submit back-up for the next installment of funds. Grantee A submits back-up of expenses totaling \$12,500.00 (25%), once it is approved Grantee A will automatically be advanced a second installment of \$12,500.00 (25% of the grant award amount). Grantee has now been disbursed a total of 50% of their total grant award amount.

Example 2:

Grantee B is awarded \$50,000.00 therefore \$12,500.00 (25%) is advanced to Grantee B upon execution of the grant agreement. Once the grantee has expended those funds the grantee is ready to submit back-up for the next installment of funds. Grantee B submits back-up of expenses totaling \$25,000.00 (50% of the grant award amount), once it is approved Grantee B will automatically be advanced a second installment of \$25,000.00 (50% of the grant award amount). Grantee has now been disbursed a total of 75% of their total grant award amount.

Example 3:

Grantee C is awarded \$50,000.00 therefore \$12,500.00 (25%) is advanced to Grantee C upon execution of the grant agreement. Once the grantee has expended those funds the grantee is ready to submit back-up for the next installment of funds. Grantee C submits back-up of expenses totaling \$41,000.00 (82% of the grant award amount), once it is approved Grantee B will automatically be advanced a second installment of \$37,500.00 (75% of the grant award amount). Grantee has now been disbursed a total of 100% of their total grant award amount.

Incomplete/Ineligible Back-Up Submissions

If the grantee submits a Back-Up Form that is incomplete/ineligible, MHDC will notify the program contact listed on the Site Contact Follow-Up form via email that there is feedback regarding their submission in their agency profile. In the event that there is feedback, Grantee will need to resolve all feedback and re-submit the Back-Up for a second review.

Common Reasons for Feedback on Back-Up Submissions

- Certificate of insurance has expired
- Expenses incurred or paid outside of the funding period
- Expenses paid outside of designated region
- Ineligible activities reported
- Missing/Incorrect files uploaded
- Uploaded PDFs are illegible
- Incorrect/missing information fields

Quarterly Submissions

Grantees must have a minimum of one Back-Up submission per quarter. Back-Up submissions that result in discard do not fulfill the quarterly submission requirements. MHTF quarters and submission deadlines are detailed above under Timeline – FY2022. In the event the quarterly submission deadline falls on a weekend or state/federal holiday, the deadline will default to the next business day.

Supporting Documentation

Along with the back-up form, MHTF Housing Assistance and Emergency Assistance grantees are also required to submit supporting documentation for financial assistance provided to households (i.e., HMIS or comparable database reports). Grantees are not required to submit supporting documentation for operating and administrative expenses billed to the MHTF. Please see [Administrative Expenses](#) for a list of eligible activities and documentation required to be kept on-site for review by MHDC's Compliance Officer.

Funding Period

All MHTF funding provided to grantees must be used for expenses that are incurred, paid, and submitted for payment to MHDC after April 1, 2022 and before March 31, 2023 with the exception of payroll taxes and/or insurance for administrative expenses. If billing for salary, pay periods must also incur completely within the funding period. MHTF Housing Assistance, Emergency Assistance, and Home Repair grantees may request a prorated payment for payroll taxes and/or insurance which covers any portion of the funding period but which was paid outside of the funding period.

Submission Requirements

Funded agencies may submit Back-Up electronically through their agency profile at the following link:

<https://www.grantinterface.com/Home/Logon?urlkey=mhdc>

Housing Assistance

Eligible Activities

Rental assistance

Grantees may provide monthly rental assistance payments on behalf of eligible households. The purpose of these funds is to provide short-to medium-term assistance in order to stabilize households that have no other resources or supports to pay their monthly rent amount. Rental Assistance is not to exceed 24 months. *Grantee* must utilize MHDC's form MHDC-116 to verify that housing provided with MHTF funds is considered safe, decent, and sanitary housing.

Rental arrears

A one-time payment of up to six months of rental arrears may be provided on behalf of households in need. Arrears can include late fees accrued by the household and court costs incurred due to the eviction filing. Late fees resulting from grantee's failure to pay rent on behalf of a household by the deadline is not considered an eligible use of the Rental Assistance grant. Grantees are encouraged to assist participants to establish payment plans and negotiate reduced arrears if possible. Grantee should make sure that any housing that receives MHTF funds are considered safe, decent, and sanitary housing.

Application Fees

Grantees may pay application fees on behalf of eligible households..

Security deposits

Funds may be used to pay for a security deposit that is less than or equal to two months' rent.

*If required in the lease, funds may be used to pay for monthly Renters' Insurance

Last month's rent

If necessary to obtain housing for a program participant, the last month's rent may also be paid on behalf of the household at the time the first month's rent is paid. The last month's rental assistance cannot exceed one month's rent.

Utility assistance

Grantees may provide monthly utility assistance for gas, electric, water, sewage, internet, and primary phone services on behalf of eligible households. The purpose of these funds is to provide short-to medium-term assistance in order to stabilize households that have no other resources or supports to pay their monthly utility costs. Utility assistance is not to exceed 24 months.

Utility deposits

MHTF funds may be used to pay for standard utility deposits for gas, electric, water, or sewage.

Utility arrears

Up to six months of arrears for unpaid gas, electric, water, sewage, internet, and primary phone services may be provided to households in need. Arrears can include late fees accrued by the household. Late fees resulting from grantee's failure to pay utilities on behalf of a household by the deadline is not considered an eligible use of the Housing Assistance grant. Grantees are encouraged to assist participants establish payment plans and negotiate reduced arrears if possible. It is a requirement to document and verify the number of months included in arrearage assistance. See Client Recordkeeping Requirements for more information.

Hotel/Motel Voucher

Where no appropriate emergency shelter is available for a homeless individual or family, grantee may provide hotel or motel voucher. It is the expectation that grantee work with household to create a housing stabilization plan as well as to ensure household's service and housing needs are addressed.

Essential Items

Limited to one instance of assistance per household per month, Grantee can provide essential supplies limited to the following items:

- Baby care items
- Hygiene items
- Groceries

Costs associated with the delivery of such supplies are eligible for reimbursement.

Ineligible Housing Assistance Activities

Rental assistance in excess of 24 months

Utility assistance in excess of 24 months

Rental arrears in excess of 6 months

Utility arrears in excess of 6 months

Expenses that are non-necessities (e.g., cable television, etc.)

Late fees

Damage fees

Household contribution

Grantees are allowed to require the households it assists with MHTF Housing Assistance to contribute 30 percent of their gross monthly income towards their total monthly rent amount. Grantees that choose to require households contribute towards their monthly income while assisted must require contribution from all households assisted with the grant. If a grantee chooses not to charge they must not charge anyone.

Households with Rental Subsidies

Households that receive a tenant-based or project-based rental subsidy are eligible to be assisted with their portion of their monthly rent, if they have no other resources, and they are literally homeless. Households with rental subsidies can also be assisted with arrears, security deposits, and utility payments/deposits. The intention is for short-term assistance meant to ensure housing stability and self-sufficiency.

Program Participant Housing Status

Participants that are receiving on-going Missouri Housing Trust Fund (MHTF) assistance maintain their housing status for the purpose of eligibility for additional MHTF assistance or other permanent housing programs dedicated to serving those that are literally homeless or fleeing/attempting to flee domestic violence (so long as they meet any other additional eligibility criteria for these programs). Program participants maintain their housing status during the time period that they are receiving the MHTF assistance and/or continued case management services. MHTF is intended to assist individuals and families obtain and maintain permanent housing.

Lease Sharing

Individuals and/or families that are sharing the same unit, but with separate leases should be evaluated independently for eligibility for MHTF assistance. It is the responsibility of the MHTF grantee to ensure and document that the members of the unit are considered separate households with separate leases. If individuals and/or families are sharing a unit and a lease with other individuals and/or families, then they are considered one household and should be evaluated as such when determining MHTF eligibility.

90-Day Recertification

The purpose of the MHTF Housing Assistance grant is to provide ongoing support to participants in order to achieve housing stability. The Income Verification Worksheet (MHTF-204) and verification of sources of income should be completed at initial intake and updated every 90 days thereafter. At recertification, the sources of income should be current within 30 days. At recertification, grantees need to evaluate households assisted for both need and eligibility, including:

1. Determination of whether or not the household composition has changed; and
2. Verification that household's annual gross income does not exceed 50 percent of AMI; and
3. Verification that the household lacks sufficient resources and support networks to retain housing without MHTF assistance.

Client Recordkeeping Requirements – Housing Assistance

Record	Criteria	Acceptable Forms of Documentation
Consent Form	<ul style="list-style-type: none"> This signed form gives MHDC the right to review files and verifies safe, decent and sanitary housing 	<ul style="list-style-type: none"> Consent and Homeless Certification Form (MHDC-114) signed by the head of the household within 30 days of first instance of assistance The form only needs to be signed once per household per grant year
Income Verification Worksheet	<ul style="list-style-type: none"> Used to calculate household's income eligibility 	<ul style="list-style-type: none"> Income Verification Worksheet (MHTF-204) <ul style="list-style-type: none"> Document intended to be completed electronically and then maintained in paper form in client file for accurate documentation

Verification of Sources of Income	<ul style="list-style-type: none"> Third-party verification of proof of gross income is required for all members of the household age 18 and over Collect income received by the household within the last 30 days of certification, annualized 	<ul style="list-style-type: none"> Must be dated within 30 days of first instance of assistance, every 90 days thereafter Pay stubs, SSI/SSDI award letter/printout, child support statement, EBT statement for TANF No income (18 and older): Self-declaration of Income (MHDC-103) If income source documents are unobtainable, third-party written verification (e.g., employer, benefits administrator) will be accepted (MHDC-112) If participant is self-employed, Self-declaration of Income (MHDC-103) will be accepted. Obtain a copy of the household tax return (i.e. 1040 and schedule C for the past two years, if applicable.) Utilize the net annual income to calculate eligibility of household
Photo Identification	<ul style="list-style-type: none"> Needed for all members of the household age 18 and over 	<ul style="list-style-type: none"> Driver's license, state ID, temporary ID/license, school ID with photo, passport-U.S. or foreign, U.S. passport card, permanent resident card, employment authorization document, U.S. citizen ID card, military ID, Native American tribal card
AND/OR		
Social Security Identification	<ul style="list-style-type: none"> Card/number needed for all members of the household 	<ul style="list-style-type: none"> Social Security Card, printout from social security office
*if neither form of ID can be collected, it is required to document all attempts to retrieve identification		
Case Management Documentation *recommended but not required	<ul style="list-style-type: none"> Assessing, arranging, coordinating, and monitoring delivery of services to facilitate housing stability 	<ul style="list-style-type: none"> Case notes or other documentation of services provided
Proof of participant housing status/ Proof of Need	<ul style="list-style-type: none"> Proof of household's current living situation Documentation of the amounts/types of assistance needed for the household to gain stability in permanent housing as well as lack of other supports or resources to assist. Include the number of months of rental or utility arrears included in the assistances 	<ul style="list-style-type: none"> Written certification by service provider (MHDC-114), self-certification by head of household; only acceptable if attempt has been made for third party verification), or case notes; and Copy of bill, current lease agreement or eviction notice Utility bills or statements Written or verbal verification from utility company or landlord of number of months of rental or utility arrears included in assistance
Lease	<ul style="list-style-type: none"> Households assisted must have a written lease for the rental unit 	<ul style="list-style-type: none"> Copy of new lease agreement signed by household and landlord
Proof of Payment	<ul style="list-style-type: none"> Payment must be made on or before deadlines stated in the lease 	<ul style="list-style-type: none"> Copy of cleared check; or Copy of check and; Bank statement showing payment cleared highlighted.

Proof of Client Contribution (if applicable)	<ul style="list-style-type: none"> Grantees requiring households to contribute towards monthly rent must document that household's payment 	<ul style="list-style-type: none"> Copy of check Copy of money order Copy of receipt from landlord showing amount/date paid
Coordinated Entry	<ul style="list-style-type: none"> Clients that are literally homeless 	<ul style="list-style-type: none"> Documentation from CES that verifies client was pulled from CE list Screenshot or printout from system Verification from CE referral and of enrollment into the MHTF program
Housing Inspection	<ul style="list-style-type: none"> Used to verify that housing is safe, decent, and sanitary housing. 	<ul style="list-style-type: none"> Proof of inspection (MHDC-116 Permanent Housing Standards)

A non-identifying Identification Certification form (MHDC-110) can be requested for use by Domestic Violence providers, by emailing the Grant Administrator.

Operating Funds

Eligible Activities

Funds may be used to pay for the salaries and benefits for staff providing housing-related activities to households at or below 50 percent of area median income. The amount charged to MHTF for staff activities must be prorated according to the extent to which the activities benefit the MHTF grant. Eligible housing-related activities performed by programs/projects include providing housing location and stabilization services, home improvement, emergency shelter, transitional, permanent housing, and/or supportive services, and administration of the program.

For employees working on multiple activities or cost objectives in addition to providing housing services, distribution of their salaries or wages will be supported by personnel activity reports that:

- i. Reflect an after-the-fact distribution of the actual activity reimbursable under the MHTF of each employee, and;
- ii. Account for the total activity for which each employee is compensated; and
- iii. Are prepared monthly or at least quarterly and coincide with one or more pay periods; and
- iv. Include a statement that time billed was used serving those at or below 50% AMI on the bottom of all time sheets; must be signed by a manager and the employee
OR
- v. Are supported by a statistical sampling system or other substitute system. *[If the cost will be supported by a statistical sampling system or other substitute system, a detailed description of the allocation methodology must be provided upon request by MHDC.]*

Ineligible Activities

- Staff time spent serving individuals and families above 50 percent of area median income
- Conference costs
- Training costs
- Food purchases
- Emergency shelter and/or office supplies
- Travel costs
- Rent and/or utility bills for agency

Recordkeeping Requirements – Operating Funds

Acceptable Forms of Documentation (both Cost Incurred and Proof of Payment are required)	
Cost Incurred	Proof of Payment
<ul style="list-style-type: none"> • Timesheet and effort/activity report reflecting time spent on eligible activities • Pay stub listing pay periods, employee listed, last four digits of SSN • Payroll report from a third party entity 	<ul style="list-style-type: none"> • Check register or bank statement with payments made and charged to MHTF highlighted and/or returned checks log • Copy of check • Statement that time billed was used serving those at or below 50% AMI located on the bottom of all time sheets; signed by manager and employee

Emergency Assistance

Eligible Activities

Rental assistance

Grantees may provide monthly rental assistance payments on behalf of eligible households. The purpose of these funds is to provide short-to medium-term assistance in order to stabilize households that have no other resources or supports to pay their monthly rent amount. Rental assistance may not exceed 24 months.

Rental arrears

A one-time payment of up to six months of rental arrears may be provided on behalf of households in need. Arrears can include late fees accrued by the household and court cost incurred due to the eviction being filed. Late fees resulting from grantee's failure to pay rent on behalf of a household by the deadline is not considered an eligible use of the Emergency Assistance grant. Grantees are encouraged to assist participants to establish payment plans and negotiate reduced arrears if possible.

Application Fees

Grantees may pay application fees on behalf of eligible households.

Security deposits

Funds may be used to pay for a security deposit that is less than or equal to two months' rent.

*If required in the lease, funds may be used to pay for monthly Renters' Insurance

Last month's rent

If necessary to obtain housing for a program participant, the last month's rent may also be paid on behalf of the household at the time the first month's rent is paid. The last month's rental assistance cannot exceed one month's rent.

Utility assistance

Grantees may provide monthly utility assistance for gas, electric, water, sewage, internet, and primary phone services on behalf of eligible households. The purpose of these funds is to provide short-to medium-term assistance in order to stabilize households that have no other resources or supports to pay their monthly utility costs. Utility assistance may not exceed 24 months.

Utility deposits

MHTF funds may be used to pay for standard utility deposits for gas, electric, water, or sewage.

Utility arrears

Up to six months of arrears for unpaid gas, electric, water, sewage, internet, and primary phone services may be provided to households in need. Arrears can include late fees accrued by the household. Late fees resulting from grantee's failure to pay utilities on behalf of a household by the deadline is not considered an eligible use of the Emergency Assistance grant. Grantees are encouraged to assist participants establish payment plans and negotiate reduced arrears if possible. It is a requirement to document and verify the number of months included in arrearage assistance. See Client Recordkeeping Requirements for more information.

Hotel/Motel Voucher

Where no appropriate shelter is available for an at-risk individual or family, grantee may provide hotel or motel voucher. It is the expectation that grantee work with the household to create a housing stabilization plan as well as to ensure household's service and housing needs are addressed.

Emergency home repairs under \$1,000

Owner-occupied single-family homes with emergency home repair needs can be assisted through MHTF up to \$1,000. Uses must be reasonable and necessary, such as:

- A code enforcement inspector has declared the situation an emergency under city code
- The water, electrical, or gas has been red tagged
- The sewer is backed up

- The grantee determines the situation is an immediate threat to the safety of the occupants or to the structure of the house (These repairs must be “natural hazards” and must be pre-approved by MHDC)

Mortgage Assistance

Homeowners at imminent risk of foreclosure may receive up to six months of mortgage assistance.

Mortgage Arrears

Up to six months of mortgage arrears may be provided for households in need. Arrears can include late fees accrued by the household. Late fees resulting from grantee’s failure to pay their mortgage on behalf of a household by the deadline is not considered an eligible use of the Emergency Assistance grant. It is a requirement to document and verify the number of months included in arrearage assistance. See Client Recordkeeping Requirements for more information.

Essential Supplies

Limited to one instance of assistance per household per month, Grantee can provide essential supplies limited to the following items:

- Baby care items
- Hygiene items
- Groceries

Costs associated with the delivery of such supplies is eligible for reimbursement.

Ineligible Emergency Assistance Activities

Rental assistance in excess of 24 months

Utility assistance in excess of 24 months

Utility arrears in excess of 6 months

Rental arrears in excess of 6 months

Expenses that are non-necessities (e.g., cable television, etc.)

Property Taxes

Damage Fees

Households with Rental Subsidies

Households that receive a tenant-based or project-based rental subsidy are eligible to be assisted with their portion of their monthly rent amount, if they have no other resources, they are at risk of homelessness. Households with rental subsidies can also be assisted with arrears, security deposits, and utility payments/deposits.

Lease Sharing

Individuals and/or families that are sharing the same unit but with separate leases should be evaluated independently for eligibility for MHTF assistance. It is the responsibility of the MHTF grantee to ensure and document that the members of the unit are considered separate households with separate leases. If individuals and/or families are sharing a unit and a lease with other individuals and/or families, then they are considered one household and should be evaluated as such when determining MHTF eligibility.

Program Participant Housing Status

Participants that are receiving on-going Missouri Housing Trust Fund (MHTF) assistance maintain their housing status for the purpose of eligibility for additional MHTF assistance or other permanent housing programs dedicated to serving those that are at imminent risk of homelessness, or fleeing/attempting to flee domestic violence (so long as they meet any other additional eligibility criteria for these programs). Program participants maintain their housing status during the time period that they are receiving the MHTF assistance and/or continued case management services. MHTF is intended to assist individuals and families obtain and maintain permanent housing, and it can be appropriate to use as a bridge or back-stop to other permanent housing programs.

90-Day Recertification

The purpose of the MHTF Housing Assistance grant is to provide ongoing support to participants in order to achieve housing stability. The Income Verification Worksheet (MHTF-204) and verification of sources of income should be completed at initial intake and updated every 90 days thereafter. At recertification, the sources of income should be current within 30 days. At recertification, grantees need to evaluate households assisted for both need and eligibility, including:

1. Determination of whether or not the household composition has changed; and
2. Verification that household's annual gross income does not exceed 50 percent of AMI; and
3. Verification that the household lacks sufficient resources and support networks to retain housing without MHTF assistance.

Client Recordkeeping Requirements – Emergency Assistance

Record	Criteria	Acceptable Forms of Documentation
Consent Form	<ul style="list-style-type: none"> This signed form gives MHDC the right to review files and verifies safe and decent housing 	<ul style="list-style-type: none"> Consent and Homeless Certification Form (MHDC-114) signed by the head of household within 30 days of first instance of assistance The Consent Form only needs to be signed once per household per grant year
Income Verification Worksheet	<ul style="list-style-type: none"> Used to calculate household's income eligibility 	<ul style="list-style-type: none"> Income Verification Worksheet (MHTF-204) <ul style="list-style-type: none"> This document is intended to be completed electronically and

		maintained in paper form in the client file for accurate documentation
Verification of Sources of Income	<ul style="list-style-type: none"> • Third-party verification of proof of gross income is needed for all members of the household age 18 and over • Must be dated within 30 days of first instance of assistance • Collect income received by the household within the last 30 days of certification, annualized 	<ul style="list-style-type: none"> • Pay stubs, SSI/SSDI award letter/printout, child support statement, EBT statement for TANF • No income (18 and older): Self-declaration of Income (MDC-103) • If income source documents are unobtainable, third-party written verification (e.g., employer, benefits administrator) will be accepted (MHDC-112) • If participant is self-employed, Self-declaration of Income (MHDC-103) will be accepted. Obtain a copy of the household tax return (i.e. 1040 and schedule C for the past two years, if applicable.) Utilize the net annual income to calculate eligibility of household
Photo Identification	<ul style="list-style-type: none"> • Needed for all members of the household age 18 and over • If no identification is available, make attempts to retrieve identification and keep documentation in client file 	<ul style="list-style-type: none"> • Driver's license, state ID, temporary ID/license, school ID with photo, passport-U.S. or foreign, U.S. passport card, permanent resident card, employment authorization document, U.S. citizen ID card, military ID, Native American tribal card
AND/OR		
Social Security Identification	<ul style="list-style-type: none"> • Card/number needed for all members of the household 	<ul style="list-style-type: none"> • Social Security Card, printout from social security office
*if neither form of ID can be collected, it is required to document all attempts to retrieve identification		
Services/Case Management Documentation *recommended but not required	<ul style="list-style-type: none"> • Assessing, arranging, coordinating, and monitoring delivery of services to facilitate housing stability 	<ul style="list-style-type: none"> • Case notes or other documentation of services provided
Proof of participant housing status/ Proof of Need	<ul style="list-style-type: none"> • Proof of household's current living situation • Documentation of the amounts/types of assistance needed for the household to gain stability in permanent housing as well as lack of other supports or resources to assist. Include the number of months of rental or utility arrears included in the assistances 	<ul style="list-style-type: none"> • Written certification by service provider, eviction notice, self-certification by head of household(only acceptable if attempt has been made for third party verification) , or case notes; and • Copy of bill, current lease agreement or eviction notice • Utility bills or statements • Written or verbal verification from utility company or landlord of number of months of rental or utility arrears included in assistance • MHDC-114 Consent and Homeless Certification
Lease or proof of ownership	<ul style="list-style-type: none"> • Households assisted must have a written lease for the rental unit; or • have proof of ownership 	<ul style="list-style-type: none"> • Copy of current lease agreement signed by household and landlord • Copy of mortgage bill

Proof of Payment	<ul style="list-style-type: none"> • Payment must be made on or before deadlines stated in the lease 	<ul style="list-style-type: none"> • Copy of check; and • Check register showing payment cleared highlighted and/or returned checks log
Coordinated Entry	<ul style="list-style-type: none"> • Clients who are at-risk or fleeing domestic violence 	<ul style="list-style-type: none"> • Follow policies and procedures created by your CoC or Victim Services governing body

A non-identifying Identification Certification form (MHDC-110) can be requested for use by Domestic Violence providers, by emailing the Grant Administrator.

Home Repairs/Modifications

All home repair or rehabilitation activities and costs must be performed to assist low-income homeowners at or below 50 percent AMI and must be performed on eligible owner-occupied, single-family properties.

Eligible Uses

Costs to meet local codes

Repair, replacement, or updating of items such as roof, electrical wiring, GFCI and AFCI outlets, installation of vinyl siding, installation of smoke & radon detectors.

Remediation of environmental hazards including lead-based paint, radon, asbestos, and removal of underground oil tanks.

Costs may include activities such as capping/painting of window trim and sashes, interior wood trim, and exterior; removal and disposal of asbestos pipe insulation or siding; testing and clearance reports; and termite/pest control.

Accessibility improvements

Costs may include activities such as installation or repair of ramps, handrails and grab bars, replacement of bathtubs with wheel-in showers, lowering of items such as sinks, electrical switches, and cupboards, widening doorways, repair of existing attached garages when incidental to other code required work or to achieve reasonable accommodation of a disabled person, and provision of bathroom or bedroom space on the first floor level of the dwelling.

Energy Improvements

- Installation of heating or cooling systems
- Caulking, weather-stripping and other methods of reducing air infiltration
- Storm or thermal windows and doors, thermal shades or shutters
- Thermal insulation for ceilings, walls, floors, roofs. Foundations, pipes, ducts and water heaters including interior vapor barrier and ventilation
- Heating/cooling system modifications
 - Furnace maintenance and improvements to increase energy efficiency

- Automatic clock thermostats
- Replacement burners which reduce the amount of fuel used
- Flue opening modifications
- Electrical or mechanical ignition systems which replace gas or pilot light
- Replacement furnace boiler
- Foundation or structural repairs
- Chimney repair/replacement
- Hot water systems
- Any other improvement which is demonstrated by a residential energy audit performed by an energy auditor licenses under state law to have a payback period of not more than fifteen (15) years (energy efficiency savings)
- Chimney repair/replacement

Septic Repair/Replacement

Rehabilitation or replacement of failed or failing septic systems for single-family residences is allowed if located on the property. These monies may also be used to replace “straight pipe” systems. Licensed engineers must design the system and must comply with all applicable state and local codes and regulations.

Repair, replacement or upgrade of existing wells

On-site infrastructure costs (such as electrical wiring and connections and sewer and water piping) and off-site utility connections from the property line to an adjacent street

Soft Costs

In addition to the hard costs of repairing or rehabilitating a house specified above, actual reasonable and necessary soft costs are also eligible for MHTF use, including:

- Testing/inspection fees
- Inspections from a third party inspector not currently on the agency’s payroll
- Architectural/engineering services
- Building permits
- Flood letters
- Dumpster rentals, etc.

Costs associated with hard or soft cost items that are provided by the grantee and not by a third party shall be treated as part of the administrative costs and shall not be considered hard or soft costs.

Agency Inspections

Agencies may be reimbursed for lead inspections performed by their own qualified staff inspectors. Reimbursement is capped at \$400 and will be a soft cost. Any additional inspections (walk through, code verifications, etc.) will be paid out of the agency’s administration cost allowance. The agency may still

opt for using a third party inspection service. The agency will then be reimbursed for the actual charges incurred. Invoice copies must be retained in the files.

Contractor Requirements

All contractors that work on MHTF home repair projects should meet the following criteria:

- They should be a licensed contractor or equivalent locally issued license
- Be in good standing with the state of Missouri
- Carry a minimum of \$150,000 in liability insurance
- Carry proof of worker's compensation insurance as required by Missouri law
- Carry proof of automobile insurance

Ineligible Home Repair Uses

Ineligible costs include those repairs that are not "reasonable and customary" and are considered luxurious in nature. Listed below are ineligible uses. This is not an all-inclusive list; items not appearing are not automatically eligible. For any questions regarding allowable improvements **prior** to work please contact Lisa Moler with any questions: Lisa.moler@mhdc.com or (816) 759-7228.

- | | |
|--|--|
| • Appliances | • Generators |
| • Additions to home | • Heating fuel |
| • Installing public infrastructure where none previously existed | • Hot tub, Jacuzzi, whirlpool bath, sauna, bath house |
| • Kitchen updates and other décor | • Landscaping (unless accessibility issues occur) |
| • Furniture, personal property | • Pier, steps to lake or water, etc. |
| • Carpet and linoleum replacement | • Portable heaters |
| • Attached greenhouses | • Steam cleaning of exterior surface |
| • New construction of garages | • Tree surgery or removal |
| • Projects for barns, sheds, outbuildings | • Unfinished structures |
| • Construction of new home or a shell home | • Paying debts of the homeowner such as mortgages or delinquent taxes |
| • Construction of a new deck or patio | • Vacuum cleaner central system |
| • Fences | • Reimbursement of home repair materials purchased directly by the agency. |
| • Fire Extinguishers | |
| • Reimbursement for repairs/materials paid for by homeowner(s) | |
| • Non-essential fireplace improvements | |

Owner-Occupied Homes

Funds can only be used for owner-occupied homes, defined as:

- A home occupied by one or more persons having ownership in fee simple title subject only to mortgages, deeds of trust, liens or instruments securing debt on the property, or other restrictions that do not impair the good and marketable nature of title to the ownership interest and such person(s) occupy the home as a principal residence; or
- A home that is inherited with multiple owners in which title has been passed to several persons by inheritance and in which at least one of the heirs with a divided ownership interest occupies the house as his or her principal residence; or
- A home involving a life estate (life estate property) in which the occupant has the right to live in the housing for the remainder of his or her life, does not pay rent and resides in the home as his or her principal residence; or
- A home held in an inter vivos trust (living trust property) which holds legal title, but in which the occupant is the beneficiary of the trust, holds equitable title and resides in the home as his or her principal residence.

Ownership under a contract for deed, installment contract, or land sales contract is not considered homeownership.

Improvements to Manufactured Housing

Manufactured housing must meet the following criteria to be eligible for assistance:

- The home must be permanently attached to the land by means of poured concrete foundation (e.g., poured concrete, mortared concrete/cinder blocks on poured concrete, etc.), the adequacy of which shall be determined by MHDC in its discretion
- The home must be permanently connected to water, sewer, electric, fuel, and similar facilities or utilities
- The wheels, axles, and hitch must be removed
- MHTF dollars cannot be used for improvements if the manufactured house is located on leased/rented land

Client Recordkeeping Requirements – Home Repairs/Modifications

Record	Criteria	Acceptable Forms of Documentation
Consent Form	<ul style="list-style-type: none"> • This signed form gives MHDC the right to review files and verifies safe and decent housing 	<ul style="list-style-type: none"> • Consent and Homeless Certification Form (MHDC-114) signed by the head of household within 30 days of date of intake • The Consent Form only needs to be signed once
Income Verification Worksheet	<ul style="list-style-type: none"> • Used to calculate household's income eligibility 	<ul style="list-style-type: none"> • Income Verification Worksheet (MHTF-204) <ul style="list-style-type: none"> ○ This document is intended to be completed electronically and maintained in paper form in the client file for accurate documentation

Verification of Sources of Income	<ul style="list-style-type: none"> • Third-party verification of proof of gross income is needed for all members of the household age 18 and over • Proof of income must be dated within 90 days of the project start date • Benefit documentation must be dated within the current year 	<ul style="list-style-type: none"> • Pay stubs, SSI/SSDI award letter/printout, child support statement, EBT statement for TANF • No income (18 and older): Self-declaration of Income (MHDC-103) • If income source documents are unobtainable, third-party written verification (e.g., employer, benefits administrator) will be accepted
Proof of Payment	<ul style="list-style-type: none"> • Documentation that expenses billed to MHTF were paid • All payments must be made within the MHTF grant period 	<ul style="list-style-type: none"> • Invoices/receipts that include the service address of where work was performed AND • Check register with payments made by MHTF highlighted and/or returned checks log
Photo Identification	<ul style="list-style-type: none"> • Needed for all members of the household age 18 and over 	<ul style="list-style-type: none"> • Driver's license, state ID, temporary ID/license, school ID with photo, passport-U.S. or foreign, U.S. passport card, permanent resident card, employment authorization document, U.S. citizen ID card, military ID, Native American tribal card
AND/OR		
Social Security Identification	<ul style="list-style-type: none"> • Card/number needed for all members of the household to document number of individuals in the household 	<ul style="list-style-type: none"> • Social Security Card • Print out from social security office
*if neither form of ID can be collected, it is required to document all attempts to retrieve identification		
Proof of homeownership	<ul style="list-style-type: none"> • Proof of home ownership 	<ul style="list-style-type: none"> • Copy of recorded warranty deed or quit claim deed
Proof of three bids	<ul style="list-style-type: none"> • Bids must be obtained from separate contractors to allow for competitive pricing quotations 	<ul style="list-style-type: none"> • Request for quotation showing that bids were solicited from a minimum of three parties, with returned bids
Work Write-Up	<ul style="list-style-type: none"> • Detailed description of scope of work to be completed 	<ul style="list-style-type: none"> • Approved bid, invoices or work order
Before and after pictures	<ul style="list-style-type: none"> • Clear pictures showing improvements to home 	<ul style="list-style-type: none"> • Before and after pictures of elements of rehabilitation; must be dated
Final Inspection (MHTF-219)	<ul style="list-style-type: none"> • Final inspection to ensure work meets applicable standards 	<ul style="list-style-type: none"> • Completed and signed by inspector/grantee
Certificate of Completion (MHTF-220)	<ul style="list-style-type: none"> • Certification of proper completion of work to the satisfaction of the homeowner 	<ul style="list-style-type: none"> • Completed and signed by homeowner and grantee

Administrative Expenses

Eligible Activities

- Salaries and benefits associated with staff engaged in grant and program administration
- Administrative services contracted to outside parties, including maintenance activities, general legal, accounting and auditing services. Maintenance activities include routine, necessary, and minor measures to upkeep office space equipment and fixtures, and/or preventative measures to keep the building and its property functioning properly.
- Office supplies and equipment
- Mileage costs associated with assisting clients with MHTF (e.g., transporting clients, meeting clients at home to conduct intakes, home repair inspections, etc.)

Ineligible Administration Activities

- Conference costs
- Training costs
- Food purchases
- Emergency shelter supplies
- Mileage costs when clients are not present and/or are not being assisted

Administrative Records to Maintain

Grantees requesting reimbursement for these types of expenses need to detail them in the Administrative Detail section of the Back-Up form. Supporting documentation for the expenses will be reviewed by MHDC's Compliance Officer at on-site compliance visits. The chart below details the documentation requirements for administrative costs billed to MHTF.

Activity	Acceptable Forms of Documentation (both Cost Incurred and Proof of Payment are required)	
	Cost Incurred	Proof of Payment
<ul style="list-style-type: none"> • Bills paid • Services performed • Office supplies/equipment 	<ul style="list-style-type: none"> • Invoice • Receipt 	<ul style="list-style-type: none"> • Check register or credit card statement with payments made by MHTF highlighted and/or returned checks log
<ul style="list-style-type: none"> • Mileage costs 	<ul style="list-style-type: none"> • Travel request which includes date(s) of travel, from/to, purpose of travel, number of miles, and total mileage costs 	<ul style="list-style-type: none"> • Check register or credit card statement with payments made by MHTF highlighted and/or returned checks log

<ul style="list-style-type: none"> • Salary/Benefits 	<ul style="list-style-type: none"> • Pay stub listing pay periods, employee listed, last four digits of SSN • Time sheets and/or effort reports 	<ul style="list-style-type: none"> • Copy of pay stub • Payroll report from a third party entity • Bank statements showing cleared payroll
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Income Eligibility

As set forth in the RSMo 215.034 Statute all households assisted through the MHTF are required to be at or below 50 percent of the Area Median Income (AMI). MHTF Housing Assistance, Emergency Assistance, and Home Repair grantees should use the MHTF Area Median Income Limits form (MHTF-206) in conjunction with the Income Verification Worksheet (MHTF-204) to determine households' income eligibility. If the AMI for the county of service is lower than the Missouri state AMI, grantee shall use the AMI for the state to determine eligibility. The Area Median Income Limits are to be used throughout the entire FY2022 grant year unless otherwise notified by MHDC. MHTF bases its income calculation method from HUD's Handbook 4350.3, Chapter 5, Section 5-5; grantees should refer to this guidance for the correct calculation of income.

Standard Forms of Income

Grantees are expected to utilize the list below when calculating a household's income.

Inclusions:

- Income from all members of the household age 18 and over
- Gross wages from employment
- Full amount of periodic payments
- Unemployment Benefits, Worker's Compensation, Severance
- Entitlements (e.g., TANF, SSI, SSDI, etc.)
- Periodic and determinable allowances (alimony and child support)
- Net income from business operations
- Self-employment (e.g., child care, housekeeping, contracted work, etc.)
- Interest, dividends or other net income from personal property
- Unearned income from children under 18 years of age (i.e., benefits paid to adult member of household on behalf of a minor)

Exclusions:

- Earned income from children under 18 years of age
- Foster care payments
- Lump sum payments
- Reimbursement or payment of medical expenses
- Income of live-in aide
- Financial Aid Including payments received in connection to the CARES ACT.

- Resident service stipend (part-time work that enhances the quality of life – not to exceed \$200/month)
- Temporary, non-recurring income (gifts)
- Earnings over \$480 per year for full-time students 18 years and older (excluding Head of Household and spouse)
- Adoption assistance payments
- Amounts paid by state to household with a developmentally disabled child to keep them in the home
- Food stamps, WIC payments

Additional Forms of Income

Grantees are expected to utilize the list below when calculating a household's assets. Income earned from the cash value of a household's assets should be included in the total income. If the net household's assets have a cash value of \$5,000 or over, annual income must include the greater of:

- The actual income from the assets; or
- Imputed income from the assets. (Impute income by multiplying total net household assets by the passbook rate specified by HUD. See HUD Handbook 4350.3: Chapter 5)

Inclusions:

- A mortgage or deed of trust held by an applicant
- Cash held in savings and checking accounts, safe deposit boxes, home, etc.
- Cash value of revocable trusts
- Equity in rental property
- Cash value of stocks, bonds, treasury bills, CDs and money market accounts
- Individuals Retirement and Keogh Accounts
- Retirement and pension funds
- Cash value of life insurance policies
- Personal property held as an investment
- Lump sums not intended as periodic payments

Exclusions

- Necessary personal property (e.g., clothing, furniture, antique cars, etc.)
- Interest in Indian Trust Lands
- Assets not effectively owned by applicant
- When assets are held in an individual's name, but the benefit is to someone that is not in the household
- Assets not accessible to and that provide no income
- Term life insurance policies
- Assets that are part of an active business

Direct Assistance Timeframe

It is MHDC's expectation that MHTF Housing Assistance, Emergency Assistance, and Home Repair grantees serve eligible households in a timely manner. For Housing Assistance and Emergency

Assistance, a timely manner is considered financial assistance paid on behalf of the household within 30 days of the date of intake. Home Repair grantees are expected to coordinate pre-inspections, acquire bids, begin and complete repairs within the MHTF grant period. The project will start once the client has signed the agency's Home Repair Agreement form. If this date is longer than 90 days after intake, the client(s) will need to recertify their income every 90 days until the Home Repair Agreement Form is signed and the home repair begins.

Termination and Grievance Procedures

All MHTF grantees must have written policies in place that address termination and grievance procedures for program participants that violate program requirements. The policies should detail the program requirements, the termination process, and the grievance procedure for all clients served with MHTF. The policies must also detail the timeline and method for notifying clients of their termination, as well as the process to allow clients to appeal the decision. When determining whether program violations merit termination, grantees should consider all extenuating circumstances in order to ensure that assistance is only terminated in the most severe situations. Termination does not prohibit the program from providing further assistance at a later date to the same individual or family. Policies should be retained by grantee and made available upon request by MHDC.

Prioritizing Assistance

MHTF Housing Assistance, Emergency Assistance, and Home Repair grantees should develop or update current written prioritization standards in relation to administration of its MHTF grant(s). Program Guidelines should clearly detail policies and procedures for assessing eligibility for assistance and determining and prioritizing which eligible individuals and families will receive assistance. Program Guidelines should address grantee's unique eligibility requirements for assistance as well as the priority given to those most vulnerable or with the most severe housing needs. Grantees should align themselves with its Continuum of Care's priorities and Coordinated Entry systems. Procedures should be retained by grantee and made available upon request by MHDC.

Homeless Management Information System

Homeless Management Information System (HMIS) is a database that records and stores client-level data regarding the delivery of housing and services to households who are homeless and/or at-risk of homelessness. All agencies providing Emergency Assistance and Housing Assistance are required to enter data into the HMIS of their Continuum of Care. Grantees serving victims of domestic violence are required to enter data into a comparable database. The data must be entered into the HMIS that represents the county of service. If the grantee provides MHTF assistance in multiple Continuums, HMIS data must be entered into the appropriate HMIS. Grantees are responsible for ensuring that all data

collection within HMIS and comparable databases are in compliance with HUD HMIS Minimum Data Standards, therefore grantees should work with HMIS providers to ensure they are trained on proper data entry, etc.

Continuum of Care Meetings

In an effort to encourage collaboration and knowledge of services within areas of the state, all Missouri Housing Trust Fund agencies will be required to attend at least 75 percent of all Continuum of Care (CoC) meetings in the Continuum in which the majority of MHTF grant funds is allocated. These meetings bring together many different agencies working toward the improvement of housing and ending homelessness in the state of Missouri. The MHTF grantee will be required to submit an attendance tracking sheet for meetings attended at the close out of the grant. It is the grantee's responsibility to provide the CoC representative with an attendance tracking sheet within the requested timeframe to complete after each meeting that is attended. MHDC acquires feedback from each CoC chair regarding the agency's level of participation which may be assessed on future MHTF applications for funding. The list of Missouri Continua is located on the Missouri Governor's Committee to End Homelessness website at: <http://www.endhomelessnessmo.org>

Coordinated Entry System

All Missouri CoCs are required to develop a coordinated entry system in accordance with requirements established by HUD. A coordinated entry system should provide easy access for households seeking housing or services. Non-victim Housing Assistance and Emergency Assistance service providers within the Continuum of Care's area must use that assessment system to ensure consistent screening, assessment, prioritization and referral of program participants. Coordinated Entry systems utilize a dynamic prioritization list from which all participating agencies utilize to provide assistance to those at the top of the list whose vulnerability scores are highest. Victim services providers may choose not to use the Continuum of Care's coordinated entry system.

Monitoring

In order to track a grantee's program compliance with Missouri state statute and MHDC regulations, ensure accurate spending of MHTF, participation in Coordinated Entry, prevent fraud and abuse, and identify technical assistance needs, MHDC staff will monitor grantees' by conducting on-site or desk audit compliance reviews as well as through review of all financial documentation submitted to MHDC.

On-Site Compliance Visits

On-site compliance visits will be conducted at a location designated by the grantee. The MHDC Compliance Officer will review instances of assistance for Housing Assistance, Home Repair and

Emergency Assistance grants, and agencies' participation in Coordinated Entry. Compliance Officer will review 50 percent of the instances of assistance with a minimum of ten and a maximum of twenty-five randomly chosen instances per visit. This information is gathered from the HMIS Client Detail Report submitted with grantee's back-up. The Compliance Officer will not provide the grantee the names of the files to be checked prior to the visit; this is to ensure that all files will be reviewed in the state in which they are normally kept. For Operating Funds grants, Compliance Officer will review 50 percent of the amount of operating expenses that have been submitted to MHDC for payment.

The requested files are expected to be produced within fifteen (15) minutes of the Compliance Officer's arrival. Failure to produce requested files within fifteen (15) minutes will result in a compliance violation*. Therefore, it is vital that a grantee staff member is always available to assist the MHDC staff member as needed at the location and during the times provided by grantee.

* The only exception is if a staff member is assisting a client.

Announced Visit

The announced site visit is scheduled by the Compliance Officer with the grantee. If MHDC staff is unsuccessful in scheduling a site visit after three attempts have been made via telephone and/or e-mail, MHDC staff will notify the grantee informing them that they have 15 days to schedule a site visit, otherwise their funding will be suspended and grantee will be considered out of compliance until the visit is scheduled.

Unannounced Visit

MHDC staff members have the right to conduct unannounced visits at the location(s) and times furnished by the grantee on the Site Contact Follow-Up form. It is the grantee's responsibility to notify MHDC if business hours change or if the grantee will be closed for an extended amount of time.

Unannounced site visits are conducted based on certain factors, including but not limited to, agency's prior history with MHTF, outcome of announced visit, and fulfilling grant requirements such as timely and accurate submission of Requests for Payment and Back-Up. MHDC will not conduct site visits on state or federal holidays.

Desk Audit Compliance

In the event that an onsite compliance visit cannot be conducted, a desk audit review will be required. The MHDC Compliance Officer will review electronically submitted expenses billed to MHTF and agencies' participation in Coordinated Entry. The information reviewed is gathered from the HMIS reports, comparable database reports and Administrative Expense Detail forms submitted with the grantee's Back-Up. Please note that in the instances of a Desk Audit, files are expected to be uploaded within 24 hours of the file request time.

Electronic Files

If the grantee elects to maintain electronic files in lieu of paper files, the grantee will be required to print off all required documentation for compliance visits. As with all files, the time limit to produce these files is fifteen (15) minutes during a site visit and (24) hours during a remote desk audit.

Exit Interview

At the conclusion of the site visit, the Compliance Officer will discuss the findings of the visit with the appropriate grantee staff member(s). The Grantee will be given the opportunity to discuss the findings as well as any other questions and concerns with the Compliance Officer. The Compliance Officer will conduct a written exit interview in order to ensure that grantee representative is in agreement with the outcome of the visit, as well to documents any follow-up actions required by MHDC and/or grantee. The final compliance status is determined at the discretion of State Initiatives Department.

Monitoring Notification

After completing an on-site visit, MHDC staff will prepare a notification detailing the results of the review, including any minor or major findings, areas for improvement, corrective actions that need to be taken and the deadline to complete these actions.

Compliance Violations

Out of Compliance

If the MHDC staff member finds that the grantee is out of compliance, the MHDC staff member will record that the grantee is out of compliance. Until the MHDC staff member has verified that the issue(s) has/have been resolved, funding will be suspended.

If the grantee is found out of compliance they will need to submit a Corrective Action Plan (CAP) detailing the reason(s) for out of compliance status and how the findings will be corrected. Depending on the reason(s) for out of compliance status, grantee may also be subject to a follow-up site visit conducted by MHDC staff in order to ensure that the issues have been resolved.

If an agency is found out of compliance with a MHTF grant, funding will be suspended for all other MHTF grants that the agency has been awarded. Once the grantee is found back in compliance with the MHTF grant in which they were found out of compliance, funding will be reinstated for all MHTF grants that the agency administers.

If the issue(s) that caused the grantee to be out of compliance are resolved after the CAP and/or follow-up site visit review, the Compliance Officer will notify the grantee that their funding is no longer suspended. If the issue(s) that caused the grantee to be out of compliance are still not resolved after the CAP and/or follow-up site visit review, the Compliance Officer will notify the grantee of their findings

and funding will be suspended for all grants that the agency has been awarded through the State Initiative Department.

Consequences for Non-Compliance

The following violations will be noted in grantee's records, and points may be assessed during future application cycles:

- Grant partially or fully recaptured (i.e., funds not fully expended by the end of the grant term)
- Less than half of files or financial documentation reviewed at an on-site visit had missing or incomplete information
- Funds not drawn quarterly
- Missed 25% or 75% spending deadline
- Grant not fully closed out by deadline
- Grantee not within ten percent of Minority/Women-Owned business application projections at close out
- Grantee not within ten percent of 25/50 percent Area Median Income application projections at close out

The following violations will result in grantee being out of compliance, which will require MHDC to suspend funding for all MHTF grants, assess points for future applications, and in most instances, a Corrective Action Plan will be required in order to reinstate compliance:

- More than one-half of files or financial documentation reviewed during on-site compliance visit or desk audit contained findings
- Files were unable to be reviewed during the site visit or desk audit
- Files were not produced within 15 minute time frame for a site visits
- Files were not produced within 24hours time frame for a desk audit
- Grantee will not schedule visit; after three attempts and no response from request sent within 15 days of date of request
- Grantee accommodations deemed to be unsafe or unsanitary; allegations of clients being put in danger by grantee

Grant Close Out

Once all funds have been expended, grantee is required to close out their grant. The close out process consists of several components:

1. Close Out form (MHTF-227)
2. Updated Sources and Uses (MHTF-209)
3. Continuum of Care Attendance form (MHDC-107)
4. All funds backed up

All complete and final close out information needs to be submitted electronically to Lisa Moler on or before 5:00 p.m. on April 29, 2023. Any funds that are not backed up by the deadline will be recaptured.

Appendix A – Initial Grant Documents

Before any funds can be released, all required initial grant documents must be completed and received by MHDC on or before 5:00 p.m. Friday, March 25, 2022. All documents must be submitted electronically via the MHDC Online Grant Interface. Grantees with multiple FY2022 MHTF grants must submit required documentation for each grant (i.e., agencies cannot submit one of each required document for multiple MHTF grants).

Site Contact Information (Grant Interface)

Description:	This ensures that MHDC has updated information for the upcoming grant year, including staff contact information, office location(s), hours of operation, and any other relevant information. Please note that the information provided will be used to conduct scheduled and unscheduled site visits.
Completion Instructions:	Complete information pertaining to the grant and submit via Grant Interface. If grant contacts or hours of operation change, grantee is responsible for contacting State Program Administrator via email to re-open follow-up form for editing.

Authorized Signature Card (MHDC-101)

Description:	This form designates all authorized signatories for each grant. All documents that are required to be signed by grantee must be signed by authorized signatories only. If an unauthorized person signs any MHTF document, the document will be rejected.
Completion Instructions:	Form must designate at least two authorized signatories. The form must have original signatures from all designated signatories (i.e., no signature stamps should be used). Please note the Authorizing Official must sign in the Authorizing Official box as well as at the bottom of the form.

Grant Agreement

Description:	The grant agreement is required for all grantees. The grant agreement specifically details the requirements and expectations for the administration of the grant. It is the grantee's responsibility to know and adhere to all provisions set forth in the grant agreement.
Completion Instructions:	<p>There are three places where the Grant Agreement must be completed by grantee:</p> <ol style="list-style-type: none"> 1. Signature page – requires signature. 2. Workforce Eligibility Affidavit – requires signature and notary; and, 3. Rider B – requires signature. <p>All signatures must be original and by an authorized signatory as designated in the Authorized Signature Card (MHDC-101). The entire</p>

original signed, notarized agreement must be returned to MHDC to be considered complete. If any pages of the grant agreement are missing, the grant agreement will be considered incomplete. Failure to submit a fully complete, properly executed grant agreement before March 25, 2022 will result in recapture of the grant.

Direct Deposit Form (MHDC-100) and Blank Check

Description:	All disbursements from MHDC to grantee will occur using an Electronic Funds Transfer (EFT). The Direct Deposit Form provides MHDC with the grantee's banking information for the electronic transfer. A blank voided check from the indicated banking institution is also required to be submitted with the Direct Deposit form. If the agency does not have access to a blank voided check a letter from the bank confirming the account and routing number will be accepted. Please note that by default your grantee's banking information will be updated for ALL MHDC accounts. If the banking information provided is for Missouri Housing Trust Fund or one grant ONLY – it must be indicated on the Direct Deposit Form.
Completion Instructions:	Form must be signed with original signatures by authorized signatory.

Sources and Uses - Updated (MHTF-209)

Description:	The Sources and Uses details the program budget and how MHTF grant will be used for the grant funding period.
Completion Instructions:	Grantee shall update the Sources and Uses from what was initially provided at time of application. The updated Sources and Uses should reflect the actual amount of MHTF funds awarded for this grant. If grantee received more than one MHTF grant that will be used in the same program, the funds should be designated in separate columns.

E-Verify Memorandum of Understanding (MOU)

Description:	The E-Verify MOU is an agreement between the Department of Homeland Security (DHS) and Grantee stating that grantee agrees to participate in the Employment Eligibility Verification Program (E-Verify).
Completion Instructions:	Grantees that have not previously been funded through MHDC's State Initiatives, HUD Programs, or other related departments shall submit a copy of the full and complete MOU generated from DHS' online E-Verify system.

Certificate of Liability Insurance

Description:	The Certificate of Insurance is a one page summary of current Liability Insurance held by grantee. The insurance held by grantee may include: General Liability, Automobile Liability Umbrella Liability, Excess Liability, Worker's Compensation and Employers' Liability. The Certificate of Liability Insurance must be current. If coverage lapses during the grant year, grantee must provide MHDC with an updated Certificate.
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United Way 2-1-1 Registration

Description:	United Way 2-1-1 is a phone number that individuals can call in order to receive needed resources in their area. In order to be a reliable resource for households in need, organization's need to submit updated information as changes arise.
Completion Instructions:	Grantees are required to register/update their organization's information on the United Way's website, and print the webpage showing the organization's information is available. Additional instructions are located on the United Way's website at: http://www.211helps.org/agency/get-listed

Client Contribution Certification (MHTF-233)

Applicable Grant Type(s):	Housing Assistance & Emergency Assistance
Description:	This Certification designates whether or not grantees will require all households receiving rental assistance through MHTF to pay 30 percent of their gross monthly income towards their monthly rent amount. Grantee must implement designated selection for all households provided with MHTF assistance.
Completion Instructions:	Grantee will check one of two boxes to specify if they will or will not require client contributions towards rent. Grantee must abide by the option designated on this Certification for the entire MHTF grant period.

Appendix B – Client File Forms

Income Verification Worksheet (MHTF-204)

Applicable Grant Type(s):	Housing Assistance, Home Repair, Emergency Assistance
Due Date:	Income eligibility must be certified at first instance of assistance with MHTF. If household is receiving ongoing MHTF financial assistance, income needs to be re-certified every 90 days thereafter. At each income eligibility certification, proof of income must be current within 30 days.
Required:	Yes
Submission / Retention:	Retained in client file
Description:	This form is intended to be completed electronically and used to verify income eligibility as well as to summarize all assistance details for instances of assistance.
Completion Instructions:	<ol style="list-style-type: none"> 1. Household Information: Complete Household information for all members of the household. The "Total Number of Members in Household" will automatically calculate depending on the number of persons listed in the Household Members section. The number of members in the household is used to automatically calculate the AMI for the household size; therefore, it is very important that all members of the household are included in that section. 2. Gross Annual Income: This section must be completed in order to calculate Area Median Income. Once all the members of the

household are listed, gross income will need to be calculated for all adult members age 18 and older. There are ten lines in this section for income to be detailed. **A separate line should be completed for each source of income received by household member.** Calculate all included household income within 30 days of certification.

Annualize income using accurate frequency of pay. See HUD Handbook 4350.3 for complete instructions on calculating income.

3. **Income from Assets:** List the amounts of all assets received by each household member in the designated table. If one or more household members share assets, the respective asset only needs to be listed one time in this section. See HUD Handbook 4350.3 for complete instructions on calculating income from assets.
4. **Area Median Income (AMI):** Once the income and assets have been completed for all members of the household receiving income, the AMI can be calculated. Choose the county of service from the drop down. If the county of service is not listed then that county's AMI is lower than the State AMI and the "MISSOURI - State" should be selected. If "MISSOURI - State" is selected, please also select the county of service from the drop down. Once the appropriate county is selected the AMI breakdown for that selection will populate. The total household income is automatically calculated from the individual income/asset calculation charts. The service provider can then compare the household income to the AMI breakdown for the county of service to determine if household meets income eligibility requirements.
5. **Assistance Information:** This section summarizes the assistance information that is required to be kept for MHTF files. This is information that MHDC staff will look at in the client file during site visits.

Income Verification Worksheet (MHDC-112)

Applicable Grant Type(s):	Housing Assistance, Home Repair, Emergency Assistance
Due Date:	Income eligibility must be certified at first instance of assistance with MHTF. If household is receiving ongoing MHTF financial assistance, income needs to be re-certified every 90 days thereafter. At each income eligibility certification, proof of income must be current within 30 days.
Required:	Yes, if client is employed but cannot provide documentation of income from employment
Description:	This form is intended to be completed by the employer to verify the individual's income. This form should be a third party verification/communication between the agency and the employer
Completion Instructions:	Grantee will complete the top section of the form detailing where the form should be returned. The individual seeking assistance will sign and date the form authorizing the employer to release the individual's employment information. The employer will then complete the bottom half of the form, listing the client's employment information, as well as the employer's contact information and signature.

Submission Instructions: Retained in client file

Self-Declaration of Income Form (MHDC-103)

Applicable Grant Type(s): Housing Assistance, Home Repair, Emergency Assistance
 Due Date: Completed at first instance of assistance, and re-certified every 90 days thereafter for households receiving ongoing MHTF financial assistance
 Required: Yes – All members of household without income, 18 and over
 Description: A Self-Declaration of Income form must be completed and signed by all recipients of the household, age 18 and over, that does not have income. The current MHDC-109 form is the only acceptable form of certification of zero income and other versions or alterations of this form will not be accepted.
 Completion Instructions: All members of household without income, 18 and over must sign a Certification of Zero Income. The date of the form must be within 30 days of the instance of assistance. The original, signed form should be retained in the client file.

Consent and Homeless Certification Form (MHDC-114)

Applicable Grant Types: Housing Assistance, Home Repair, Emergency Assistance
 Required: Yes
 Description: The form must be completed by head of household and must verify homelessness and consent for MHDC to view client information, for all individuals and families seeking MHTF assistance. Grantees must attempt to gather housing status in order of HUD's preferences as mentioned above under "Documenting Homeless Status." If the client notifies agency at any time after signing the Consent Form, that they do not feel their housing is safe, decent and sanitary, then they need to address these concerns with the program participant.

Area Median Income Limits (MHTF-206)

Applicable Grant Type(s): Housing Assistance, Home Repair, Emergency Assistance
 Description: The Area Median Income Limits designate the maximum income limits, by household size, allowable by MHTF for the grant funding period. This break out of AMI by household is calculated by MHTF statute. These income calculations should be referred to when determining household's income eligibility. If specific county is not listed, grantee should refer to the "Missouri – State" section at the top of the document.

Fair Market Rents

Applicable Grant Type(s): Housing Assistance, Emergency Assistance

Required:	Yes – If grantee owns property where rents are paid. It is strongly recommended that HUD Fair Market Rent guidelines are followed when paying rent outside of grantee’s property.
Description:	Fair Market Rents as determined by HUD using the calculation for gross rent, (All tenant paid utilities, using the local PHA schedule of the current or most recent update, plus the contract rent.) These will be in effect for the entire MHTF grant funding period. Adhering to Fair Market Rents is required for grantees paying rent on property owned by grantee.

Home Repair Final Inspection Report (MHTF-219)

Applicable Grant Type(s):	Home Repair
Description:	This report indicates that, at minimum, the three criteria detailed on the report have been met for every home repair project.
Completion Instructions:	All blanks, including date must be completed. The report is signed by the grantee. This report should be completed for every home repair project after all repairs have been completed. All criteria indicated on report must be met for every project.
Retention Instructions:	The completed and signed original certificate is retained in client file for review during on site visit by MHDC staff.

Home Repair Completion Certificate (MHTF-220)

Applicable Grant Type(s):	Home Repair
Description:	This certification is signed by the homeowner as well as the grantee making repairs. This certification states that the Grantee and the Homeowner both agree that the repair have been completed satisfactorily.
Completion Instructions:	All blanks, including date must be completed. The certificate is signed by the homeowner and grantee. This certificate should be completed for every home repair project after all repairs have been completed.
Retention Instructions:	The completed and signed original certificate is retained in client file for review during on site visit by MHDC staff.

Permanent Housing Standards (MHDC-116)

Applicable Grant Type(s):	Housing Assistance
Required:	Yes, required to document suitability of new housing.
Description:	Grantee must verify that the new unit is safe and sanitary for the client to move into.
Completion Instructions:	Agency representative must inspect the unit to verify that the unit meets all standards on the form.
Retention Instructions:	The completed and signed original certificate is retained in client file for review during on site visit by MHDC staff.